IN THE UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

NORMA OSORIO	§	CIVIL ACTION NO.
VS.	§	
	§	JURY DEMANDED
ALLSTATE FIRE AND CASUALTY	§	
INSURANCE COMPANY	§	NOTICE OF REMOVAL OF
	8	ACTION UNDER 28 U.S.C.

NOTICE OF REMOVAL OF ACTION UNDER 28 U.S.C. § 1441

TO THE HONORABLE UNITED STATES DISTRICT COURT JUDGE:

Please take notice that, pursuant to 28 U.S.C. §1441 and 1446, Allstate Fire and Casualty Insurance Company, Defendant herein, removes to this Court the state court action pending in the 151st District Court, Harris County, Texas invoking this Court's diversity jurisdiction, on the grounds explained below.

BASIS FOR REMOVAL

- 1. On November 8, 2023, Plaintiff filed suit in Harris County against the Defendant. The suit was assigned to the 151st District, Harris County, Texas, styled Cause No. 2023-78033, *Norma Osorio v. Allstate Fire and Casualty Insurance Company.* Defendant Allstate was served/received notice of this suit on November 22, 2023. As required by 28 U.S.C. § 1446(b)(3), Allstate files this notice of removal within thirty (30) days following receipt by Defendant of the initial pleadings.
- 2. Removal of this action is proper because this Court has original diversity jurisdiction under 28 U.S.C. § 1332 and the action is one that may be removed by Defendant pursuant to 28 U.S.C. § 1441(b)(3); specifically, this is a civil action wherein the matter in controversy exceeds the sum of \$75,000.00, exclusive of pre-judgment and post judgment interest,

all damages, punitive damages and penalties, all costs of court, and the Defendant is diverse in citizenship from the Plaintiff.

- 3. There is complete diversity among the parties as required by 28 U.S.C. § 1332(a). Plaintiffs are citizens of Texas. Allstate is a corporation incorporated under the laws of the State of Illinois, having its principal place of business now and at the time this action was commenced at Northbrook, Cook County, in the State of Illinois. Allstate is now, and was at the time this action was commenced, a citizen of the State of Illinois.
- 4. The amount in controversy exceeds \$75,000.00 as required by 28 U.S.C. § 1332 (a). Plaintiffs' Original Petition recites that she monetary relief of over \$250,000.00 but no more than \$1,000,000.00. *See* Plaintiff's Original Petition and Request for Declaratory Judgment incorporated herein under Exhibit "A". Plaintiff request a declaratory judgment construing the contract of insurance and declaring her rights to uninsured and underinsured motorist benefits, and awarding them damages, attorney's fees, interest, and court costs.
- 5. The Clerk's full record, in this case is attached as Exhibit "A". A list of all Counsel of Record is attached as Exhibit "B". The Civil Cover Sheet is attached as Exhibit "C".
- 6. Venue is proper in this district because the district and division embrace the place where the removal action has been pending.
- 7. Defendant will promptly provide written notice of the filing of this Notice of Removal to all parties and to the clerk of the 151st District, Harris County, Texas.
- 8. Defendant respectfully requests that the state court action be removed and placed on this Court's docket for further proceedings. Defendant further requests any additional relief to which it may be justly entitled.

Respectfully submitted,

HOPE & CAUSEY, P. C.

Wesley R. Ward

Wesley R. Ward
State Bar No. 24008235
P. O. Box 3188
Conroe, Texas 77305-3188
(936) 441-4673 – Metro
(936) 441-4674 – Fax
Service Email: hcdocket@hope-causey.com

ATTORNEYS FOR DEFENDANT

CERTIFICATE OF SERVICE

Pursuant to the Federal Rules of Civil Procedure, I hereby certify that a true and correct copy of the foregoing instrument has been delivered to all interested parties on December 19, 2023, via e-filing addressed to:

Derek Mueller Husain Law & Associates, P.C. 5858 Westheimer, Suite 400 Houston, TX 77057 Attorney for Norma Osorio

Wesley R. Ward

Wesley R. Ward

A

IN THE UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

NORMA OSORIO	§	CIVIL ACTION NO.
	§	
VS.	§	JURY DEMANDED
	§	
ALLSTATE FIRE AND CASUALTY	§	NOTICE OF REMOVAL OF
INSURANCE COMPANY	§	ACTION UNDER 28 U.S.C.

INDEX OF DOCUMENTS

	DESCRIPTION
1	Request for Issuance of Service on 11/08/2023
2	Plaintiff's Original Petition on 11/08/2023
3	Citation on 11/22/2023
4	Defendant's Verified Answer on 12/18/2023
5	Defendant's Original Answer on 12/18/2023

1



Harris County
Envelope No: 81451962
By: PEREZ, GERARDO
Filed: 11/8/2023 4:17:57 PM

201 Caroline | P.O. Box 4651 | Houston, Texas 77210-4651 | 832-927-5800 | www.hcdistrictclerk.com

CASE NUMBER:	quest for Issuance of Service CURRENT COURT:
Name(s) of Documents to be served:	
	Month/Day/Year ist Exactly As The Name Appears In The Pleading To Be
Served):	
Issue Service to: ALLSTATE FIRE AND CASUA	ALTY INSURANCE COMPANY
Address of Service: 1999 BRYAN STREET, SU	ITE 900
City, State & Zip: DALLAS, TEXAS 75201	
Agent (if applicable)	
TYPE OF SERVICE/PROCESS TO BE I	
☑ Citation ☐ Citation by Posting	☐ Citation by Rublication ☐ Citations Rule 106 Service
Citation Scire Facias Newspaper_	
☐ Temporary Restraining Order	☐ Precept ☐ Notice
Protective Order	
Secretary of State Citation (\$12.00)	☐ Capias (not by E-Issuance) ☐ Attachment (not by E-Issuance)
Certiorari	Highway Commission/Texas Department of Transportation (\$12.00)
Commissioner of Insurance (\$12.00)	Hague Convention (\$16.00) 🔲 Garnishment
Habeas Corpus (not by E-Issuance)	☐ Injunction ☐ Sequestration
☐ Subpoena	
Other (Please Describe)	
(See additional Forms for Post Judgment	Service)
SERVICE BY (check one):	
ATTORNEY PICK P (phone) MAIL to attorney at:	E-Issuance by District Clerk (No Service Copy Fees Charged)
☐ CONSTABLE	Note: The email registered with EffleTexas, you must be
☐ CERTIFIED MAIL by CONSTABLE☐ CERTIFIED MAIL by DISTRICT CL	
	THE CASE SEW WARRANGE COME OF SOME SERVICES.
	zed Person to Pick-up: Phone:
Issuance of Service Requested By: Attorne	ey/Party Name: DEREK MUELLER Bar # or ID 24046494
Mailing Address: 5858 Westhelmer, Suite 400, Ho	ouston, Texas 77057
Phone Number: 713-800-1200	

2

CATICE NO

Marilyn Burgess - District Clerk Harris County Envelope No. 81451962

By: Gerardo Perez Filed: 11/8/2023 4:17 PM

CAUSE N	0	
NORMA OSORIO	§	IN THE DISTRICT COURT OF
Plaintiff,	§	
	§	
VS.	§	HARRIS COUNTY, TEXAS
ALL COTA THE EVEN AND CARRY ALL TON	§	
ALLSTATE FIRE AND CASUALTY	§	
INSURANCE COMPANY	§	
Defendant.	§	JUDICIAL DISTRICT

PLAINTIFF'S ORIGINAL PETITION

TO THE HONORABLE JUDGE OF SAID COURT:

COME NOW, Plaintiff, NORMA OSORIO, complaining of Defendant, ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY, and for cause of action would respectfully show the following:

LEVEL

1. Discovery is intended to be conducted under Level 3 of Texas Rules of Civil Procedure 190. Plaintiff affirmatively pleads she seeks monetary relief in excess of \$250,000.00 but no more than \$1,000,000.00.

PARTIES

- 2. Plaintiff, NORMA OSORIO ("OSORIO"), is an individual and a resident of Houston, Harris County, Texas. Plaintiff's Texas driver's license number is XXXXXX771.
- 3. Defendant, ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY ("ALLSTATE"), is an insurance company authorized to do business in the State of Texas and may be served with process by serving its registered agent, CT Corporation System at 1999 Bryan Street, Suite 900, Dallas, Texas 75201, or wherever it may be found. Citation is requested at this time.

VENUE

4. Venue is proper in Harris County, Texas, as this is the county in which all or a substantial part of the events or omissions giving rise to Plaintiff's claim occurred. TEX. CIV. PRAC. & REM.

CODE §15.002 (a)(1) and TEX. INS. CODE §1952.110(1).

FACTS

- 5. On or about February 6, 2022, Plaintiff lawfully traveling westbound on Old Creek Road in Harris County when suddenly and without warning, when an unknown driver failed to maintain a single lane and struck Plaintiff's vehicle.
- 6. At the time of the collision, Plaintiff was an insured driver through Defendant ALLSTATE, for automobile insurance coverage, policy #886 68 444.
- 7. As part of Defendant ALLSTATE insurance policy #886 68 444, Defendant insured Plaintiff OSORIO, including all insured drivers under the policy Defendant contracted to defend and indemnify Plaintiff against all claims for damages arising out of Plaintiff's insured activities during the life of the policy which was in effect on February 6, 2022.
- 8. As a result of the actions of the offending driver, Plaintiff suffered serious and permanent body injuries and therefore, is entitled to the benefits allowed under the uninsured motorist provision of Plaintiff's insurance coverage through Defendant ALLSTATE.

CAUSES OF ACTION AGAINST ALLSTATE

9. As referenced above, Defendant, ALLSTATE, is liable to Plaintiff under the policy of insurance provided by Defendant, ALLSTATE, to Plaintiff.

AGENCY AND RESPONDEAT SUPERIOR

- 10. Whenever it is alleged in this petition that Defendant ALLSTATE, or its agents did any act or thing, it is meant that Defendant ALLSTATE, or its agents, officers, servants, employees, or representatives did such act or thing.
- 11. Such acts were also done with the full authorization or ratification of Defendant ALLSTATE, or done in the normal routine, course, and scope of the agency or employment of Defendant ALLSTATE's agents, officers, servants, employees or representatives.

DECLARATORY JUDGMENT

- 12. Plaintiff brings a claim against Defendant ALLSTATE, for declaratory relief pursuant to the Uniform Declaratory Judgments Act as set forth in Chapter 37 of the TEXAS CIVIL PRACTICE & REMEDIES CODE.
- Plaintiff would show that this Court has jurisdiction to determine certain rights, status, and other legal relations amongst the parties currently before the Court. TEX. CV PRAC. & REM. CODE §§37.002-.003.
- 14. Plaintiff has standing to bring this action for declaratory relief as an interested person/third party beneficiary pursuant to the agreement entered into between Plaintiff and Defendant ALLSTATE, in which coverage was issued to Plaintiff.
- 15. Plaintiff seeks a judicial determination from the Court as to the rights, status and legal relations between Plaintiff and Defendant ALLSTATE pertaining to certain contractual language and provisions of underinsured motorist coverage under the Policy issued to Plaintiff.
- 16. Plaintiff specifically ask the court to determine, per the terms of the Policy, the uninsured status of the unknown driver, the negligence of the unknown driver and/or that the collision was not caused by any negligence on the part of Plaintiff as such determinations are necessary before Plaintiff can recover his other causes of action against Defendant ALLSTATE. This matter is appropriate for determination as a declaratory judgment. TEX. CIV. PRAC. & REM. CODE \$\\$37.002-.003.
- 17. Plaintiff contends Defendant ALLSTATE, is contractually obligated to provide liability protection to satisfy the injuries and damages she sustained arising out of the February 6, 2022 collision in accordance with the Policy. As Plaintiff suffered injuries and damages as a result of an uninsured motorist as that term is defined by the Policy, Plaintiff is entitled to recover from Defendant ALLSTATE, for her injuries and damages as set forth below.

DAMAGES – OSORIO

- 18. As a result of the occurrence in question, Plaintiff sustained serious personal injuries, mental anguish, and physical pain and suffering, medical expenses in the past, and impairment and disability in the past.
- 19. Plaintiff will also likely suffer legally recoverable damages in the future.
- 20. Plaintiff will respectfully request the Court and Jury to determine the amount of loss Plaintiff has incurred and will incur in the future not only from a financial standpoint but also in terms of good health and freedom from pain and worry.
- There are certain elements of damages provided by law that Plaintiff is entitled to have the Jury in this case consider separately to determine the sum of money for each element that will fairly and reasonably compensate Plaintiff for the injuries, damages and losses incurred from the date of the accident in question until the time of trial of this case, those elements of damages are as follows:
 - A. The physical pain Plaintiff has suffered from the date of the occurrence in question up to the time of trial and in the future;
 - B. The mental anguish Plaintiff has suffered from the date of the occurrence in question up to the time of trial and in the future;
 - C. The amount of reasonable medical expenses necessarily incurred in the treatment of Plaintiff's injuries from the date of the accident in question up to the time of trial and in the future.
 - D. The physical impairment which Plaintiff has suffered from the date of the occurrence in question up to the time of trial and in the future; and
 - E. The loss and/or reduction of earnings and/or earning capacity sustained by the Plaintiff from the date of the occurrence in question up to the time of trial and in the future.
- 22. Plaintiff seeks all legally recoverable damages, including pre-judgment and post-judgment interest.
- 23. Plaintiff's damages at this time are in excess of the minimal jurisdictional limits of this Court.

NOTICE THAT DOCUMENTS WILL BE USED

24. Pursuant to Rule 193.7, Plaintiff hereby gives notice that all documents produced by Defendant in response to discovery may be used at any pre-trial proceeding or at the trial of this case.

DESIGNATED E-SERVICE EMAIL ADDRESS

25. The following is the undersigned attorney's designated e-Service email address for all eserved documents and notices, filed and unfiled, pursuant to Tex. R. P. 21(f)(2) & 21a: eserve@hlalawfirm.com. This is the undersigned's only e-Service email address, and service through any other email address will be considered invalid.

PRAYER

WHEREFORE, PREMISES CONSIDERED, Plaintiff prays Defendant be cited in terms of law to appear and answer herein; that upon final trial hereof, Plaintiff have judgment against Defendant for all damages, punitive damages, legally recoverable pre-judgment and post-judgment interest, all costs of court, and any other further relief to which Plaintiff may show herself justly entitled.

Respectfully submitted,

HUSAIN LAW + ASSOCIATES, P.C.

By: /s/ Derek Mueller

DEREK MUELLER

State Bar No. 24046494

5858 Westheimer, Ste. 400

Houston, TX 77057

Telephone: (713) 800-1200

Telephone: (713) 800-1200 Facsimile: (713) 800-0786

E-Service: eserve@hlalawfirm.com

COUNSEL FOR PLAINTIFF

3

Marilyn Burgess - District Clerk Harris County

Envelope No. 81905229

Receipt Number: 980529 By Keeley Hodgins Tracking Number: 7425219dg 31/22/2023 11:37 AM

COPY OF PLEADING PROVIDED BY PLT

CAUSE NUMBER: 202378033

PLAINTIFF: OSORIO, NORMA In the 151st Judicial

vs. District Court of

DEFENDANT: ALLSTATE FIRE AND CASUALTY INSURANCE Harris County, Texas

COMPANY

CITATION

THE STATE OF TEXAS County of Harris

TO: ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY MAY SE SERVED BY SERVING ITS

REGISTERED AGENT CT CORPORATION SYSTEM

1999 BRYAN STREET SUITE 900

DALLAS TX 75201

Attached is a copy of PLAINTIFF'S ORIGINAL PETITION.

This instrument was filed on November 8, 2023 in the above numbered and styled cause on the docket in the above Judicial Distract Court of Harris County, Texas, in the courthouse in the City of Houston, Texas. The instrument attached describes the claim against you.

YOU HAVE BEEN SUED. You may employ an attorney. If you or your attorney do not file a written answer with the District Clerk who issued this citation by 10:00 a.m. on the Monday next following the expiration of twenty days after you were served this citation and petition, a default judgment may be taken against you. In addition to filing a written answer with the clerk, you may be required to make initial disclosures to the other parties of this suit. These disclosures generally must be made no later than 30 days after you file your answer with the clerk. Find out more at TexasLawHelp.org.

ISSUED AND GIVEN UNDER MY HAND and seal of said Court, at Houston, Texas, this November 10, 2023.



Marilyn Burgess

Marilyn Burgess, District Clerk Harris County, Texas 201 Caroline, Houston, Texas 77002

Generated By: GERARDO PEREZ

Issued at request of:
MUELLER, DEREK NEIL
700 LOUISIANA ST SUITE 2770
HOUSTON, TX 77002
832-369-7997
Bar Number: 24046494

Tracking Number: 74252798

CAUSE NUMBER: 2	02378033
PLAINTIFF: OSORIO, NORMA	In the 151st
vs.	Judicial District Court
DEFENDANT: ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	Harris County, Texas
officer/authorized ﴿	ERSON RETURN
Came to hand ato'clock	M., on the day of
	on the day of , 20, defendant,
Peti	
To certify which I affix my hand FEE: \$	officially this day of
County, Texas	of
On this day,	Deputy , known to me to be
the person whose signature appears on the foregoing return, personally appears that that this citation was executed on the return.	
SWORN TO AND SUBSCRIBED BEFORE	ME on this of
	Notary Public

CAUSE NUMBER: 2023-78033

NORMA OSORIO PLAINTIFF

VS.

IN THE 151ST JUDICIAL DISTRICT COURT OF HARRIS COUNTY, TEXAS

ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY DEFENDANT

RETURN OF SERVICE

My name is **MAURICIO SEGOVIA**. I am over the age of eighteen (18), I am not a party to this case, and have no interest in its outcome. I am in all ways competent to make this affidavit and this affidavit is based on personal knowledge. The facts stated herein are true and correct. My business address is: 1301 E. Bardin Rd. #182919, Arlington TX, 76096, U.S.A.

ON Tuesday November 14, 2023 AT 03:32 PM - CITATION, PLAINTIFF'S ORIGINAL PETITION, came to hand for service upon ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY BY SERVING ITS REGISTERED AGENT, CT CORPORATION SYSTEM.

On Tuesday November 21, 2023 at 10:12 AM- The above named documents were hand delivered to: ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY BY SERVING ITS REGISTERED AGENT, CT CORPORATION SYSTEM @ 1999 BRYAN STREET, SUITE 900, DALLAS, TX 75201, by delivering to Tierica Williams, Intake Specialist, designated agent authorized to accept service.

FURTHER AFFIANT SAYETH NOT.

STATE OF TEXAS

DECLARATION

"My name is **MAURICIO SEGOVIA**, my date of birth is 06/02/1972 my business address is 1301~E. Bardin Rd. #182919, Arlington TX, 76096, U.S.A., and I declare under penalty of perjury that this affidavit is true and correct."

Executed in Dallas County, State of Texas on Wednesday November 22, 2023

PSC#1689 EXP. 08/31/24

Declarant; Appointed in accordance with State Statutes.

2023.11.817350

4

Marilyn Burgess - District Clerk Harris County Envelope No. 82678731

By: Keeley Hodgins Filed: 12/18/2023 3:16 PM

CAUSE NO. 2023-78033

NORMA OSORIO

\$ IN THE DISTRICT COURT OF

\$ WS.

\$ HARRIS COUNTY, TEXAS

\$ 151ST JUDICIAL DISTRICT

ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY

DEFENDANT'S VERIFIED ANSWER

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW Allstate Fire and Casualty Insurance Company, Defendant in the above styled and numbered cause of action, and in response to the complaints filed against it, would respectfully show unto this Honorable Court and Jury as follows:

ľ,

Defendant pleads V.T.C.A., Civil Practice and Remedies Code Chapter 33 and its appropriate subchapters and subparts, Comparative Responsibility and Contributions, and asks the Court and Jury to consider the relative damages and conduct of the parties and all tortfeasors, including the Plaintiff, and accord the Defendant full benefit of Chapter 33 and its subchapters and subparts.

II.

Anyone qualified for coverage under the underinsured/uninsured motorist provisions of the policy issued by Defendant, if any, to Plaintiff would have to be a covered person to receive benefits, and such benefits would have to be paid under the following provisions:

We will pay damages which a covered person is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury sustained by a covered person, or property damage, caused by an accident. The limit of liability shown in the Declaration for "each person" for bodily injury liability is our maximum limit of liability for all damages for bodily injury sustained by any one person in any one auto accident.

"Uninsured motor vehicle" means a land motor vehicle or trailer or any type, [w]hich is an underinsured motor vehicle.

Furthermore, and pursuant to *Stracener v. United Services Automobile Association*, 777 S.W. 2d 378 (Tex. 1989), the amount of damages for which there is coverage under the applicable personal automobile policy issued by Defendant and under Article 5.06-1. Texas Insurance Code, should be reduced or totally offset by any amount recovered or recoverable from the underinsured Defendant or any other person, firm, or entity responsible for the injuries and damages to Plaintiff. Hence, if there is any combination of benefits payable to Plaintiff from the responsible parties, whether paid by the responsible parties or paid on their behalf because of the Plaintiff's damages, said payments should be offset against the Plaintiff's damages, which would affect the Plaintiff's recovery from Defendant. Defendant is also entitled to any monies previously paid to Plaintiff by Defendant. Defendant asserts its rights to all legal and/or contractual offsets and/or credits to which it may be entitled.

III.

Defendant would show that any injuries, damages, or liabilities complained of by Plaintiff herein are the result in whole or in part of pre-existing conditions, injuries, diseases and disabilities or subsequent conditions, injuries, diseases, or disabilities of Plaintiff and not the result of any act or omission on the part of the Defendant.

IV.

Pursuant to the Texas Rules of Civil Procedure 93, Defendant asserts that Plaintiff has not complied with the terms of the policy of insurance requiring the performance of certain conditions precedent (listed above) to the bringing of this suit against Allstate Fire and Casualty Insurance

Company. Specifically, Defendant denies that Plaintiff was involved in a vehicle accident with an uninsured motorist, as the term is understood pursuant to Texas Law.

V.

In the unlikely event that Judgment should be granted to the Plaintiff, and further, in the event that Defendant be ordered to pay any sums to the Plaintiff, Defendant, Allstate Fire and Casualty Insurance Company, is subrogated under such contract of insurance to the rights of the Plaintiff, for any sums paid to the Plaintiff. Therefore, Defendant prays that it does have and recover of and from the alleged third person or persons, any and all sums this Defendant may be required to pay as a result of the incident made the basis of this suit.

VI.

The Plaintiff's "right" to recover medical expenses is limited by the provisions of Tex. Civ. Prac. and Rem. Code 41.0105. The amount Plaintiff was allegedly "billed" for the medical treatment claimed to her have been received by her for the post-accident medical treatment is in excess of the amounts actually paid or incurred. Thus, recovery of medical or healthcare expenses incurred by Plaintiff is limited to the amount actually paid or incurred by or on behalf of the Plaintiff.

VII.

Allstate Fire and Casualty Insurance Company, Defendant herein, files this general denial in accordance with Rule 92 of the Texas Rules of Civil Procedure and would request strict proof of the Plaintiff's allegations upon a trial of this cause.

IX.

Defendant invokes self-authentication rights pursuant to Tex. R. Civ. P. 193.7, and specifically that documents/items made available by the opposing party through discovery process

may be used at trial and/or in pre-trial proceedings.

X.

Plaintiff claims for punitive damages are barred because such an award would violate Defendant due process, equal protection, and other rights under the United States Constitution and the Constitution of the State of Texas.

XI.

Plaintiff failed to allege conduct warranting imposition of exemplary or punitive damages under applicable law.

XII.

Defendant asserts the limitations and restrictions on exemplary damages contained in Chapter 41 of the Texas Civil Practice and Remedies Code.

XIII

Under Texas Rules of Civil Procedure 190 and 194, Defendant requests that Plaintiff disclose, within thirty (30) days from the date this request is served, the information or materials described in Rule 190.2(b)(6) and 194.2.

COMES NOW, Allstate Fire and Casualty Insurance Company, Defendant and formally requests a jury trial pursuant to Rule 216 of the Texas Rules of Civil Procedure and tenders the jury fee.

Defendant also requests the official court reporter of the Court to which this case is assigned to trial to perform all the duties of this office, as set forth in Section 52.046 of the Government Code.

WHEREFORE, PREMISES CONSIDERED, Defendant, Allstate Fire and Casualty Insurance Company, prays that the Plaintiff recovers nothing of and from the Defendant by reason of this suit; that Defendant be discharged without delay, with costs of court, and for such other and

further relief, both general and special, at law and in equity, to which Defendant may show itself justly entitled, and for which Defendant will in duty bound, forever pray.

Respectfully submitted,

HOPE & CAUSEY, P. C.

Wesley R.Ward

Wesley R. Ward
State Bar No. 24008235
P. O. Box 3188
Conroe, Texas 77305-3188
(936) 441-4673 Metro
(936) 441-4674 – Fax
Service Email: hcdocket@hope-causey.com

ATTORNEYS FOR DEFENDANT

Please be advised that the <u>only</u> valid email address for service of all documents in all matters handled by this firm is <u>hcdocket@hope-causey.com</u>.

CERTIFICATE OF SERVICE

Pursuant to Rules 21. and 21a. of the Texas Rules of Civil Procedure, I hereby certify that the original of Defendant's Verified Answer has been filed with the clerk of the court in writing, and a true and correct copy of Defendant's Verified Answer has been delivered to all interested parties on December 18, 2023, correctly addressed to:

Derek Mueller Husain Law & Associates, P.C. 5858 Westheimer, Suite 400 Houston, TX 77057 Attorney for Norma Osorio

Wesley R. Ward

Wesley R. Ward

CAUSE NO. 2023-78033

NORMA OSORIO § IN THE DISTRICT COURT OF

VS.

§ HARRIS COUNTY, TEXAS

ALLSTATE FIRE AND CASUALTY § 151ST JUDICIAL DISTRICT

INSURANCE COMPANY

UNSWORN DECLARATION IN LIEU OF VERIFICATION OF ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY

My name is Traci Honeycutt. My date of birth is June 04, 1969 and my address is PO Box 660636 Dallas TX 75266.

I am Defendant in the above-reference case and have personal knowledge of the facts contained in Defendant's Original Answer.

I declare under penalty of perjury that the facts contained in Defendant's Original Answer are true and correct based on my personal knowledge.

Iraci Honeycutt

Executed in Dallas County, State of Texas on this 18th day of December 2023.

Automated Certificate of eService

This automated certificate of service was created by the efiling system. The filer served this document via email generated by the efiling system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

John Causey on behalf of Wesley Ward Bar No. 24008235 hcdocket@hope-causey.com Envelope ID: 82678731

Filing Code Description: Answer/ Response / Waiver

Filing Description: Defendant's Verified Answer

Status as of 12/18/2023 3:24 PM CST

Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Derek Mueller		eserve@hlalawfirm.com	12/18/2023 3 16:07 PM	SENT

5

Marilyn Burgess - District Clerk Harris County
Envelope No. 82672720
By: Taiasha Bradford

By: Talasha Bradford Filed: 12/18/2023 2:06 PM

CAUSE NO. 2023-78033

NORMA OSORIO § IN THE DISTRICT COURT OF §
VS. § HARRIS COUNTY, TEXAS

Ş

ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY

151ST JUDICIAL DISTRIC

DEFENDANT'S ORIGINAL ANSWER

TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW Allstate Fire and Casualty Insurance Company, Defendant in the above styled and numbered cause of action, and in response to the complaints filed against it, would respectfully show unto this Honorable Court and Jury as follows:

ľ,

Defendant pleads V.T.C.A., Civil Practice and Remedies Code Chapter 33 and its appropriate subchapters and subparts, Comparative Responsibility and Contributions, and asks the Court and Jury to consider the relative damages and conduct of the parties and all tortfeasors, including the Plaintiff, and accord the Defendant full benefit of Chapter 33 and its subchapters and subparts.

II.

Anyone qualified for coverage under the underinsured/uninsured motorist provisions of the policy issued by Defendant, if any, to Plaintiff would have to be a covered person to receive benefits, and such benefits would have to be paid under the following provisions:

We will pay damages which a covered person is legally entitled to recover from the owner or operator of an uninsured motor vehicle because of bodily injury sustained by a covered person, or property damage, caused by an accident. The limit of liability shown in the Declaration for "each person" for bodily injury liability is our maximum limit of liability for all damages for bodily injury sustained by any one person in any one auto accident.

"Uninsured motor vehicle" means a land motor vehicle or trailer or any type, [w]hich is an underinsured motor vehicle.

Furthermore, and pursuant to *Stracener v. United Services Automobile Association*, 777 S.W. 2d 378 (Tex. 1989), the amount of damages for which there is coverage under the applicable personal automobile policy issued by Defendant and under Article 5.06-1. Texas Insurance Code, should be reduced or totally offset by any amount recovered or recoverable from the underinsured Defendant or any other person, firm, or entity responsible for the injuries and damages to Plaintiff. Hence, if there is any combination of benefits payable to Plaintiff from the responsible parties, whether paid by the responsible parties or paid on their behalf because of the Plaintiff's damages, said payments should be offset against the Plaintiff's damages, which would affect the Plaintiff's recovery from Defendant. Defendant is also entitled to any monies previously paid to Plaintiff by Defendant. Defendant asserts its rights to all legal and/or contractual offsets and/or credits to which it may be entitled.

III.

Defendant would show that any injuries, damages, or liabilities complained of by Plaintiff herein are the result in whole or in part of pre-existing conditions, injuries, diseases and disabilities or subsequent conditions, injuries, diseases, or disabilities of Plaintiff and not the result of any act or omission on the part of the Defendant.

IV.

Pursuant to the Texas Rules of Civil Procedure 93, Defendant asserts that Plaintiff has not complied with the terms of the policy of insurance requiring the performance of certain conditions precedent (listed above) to the bringing of this suit against Allstate Fire and Casualty Insurance

Company. Specifically, Defendant denies that Plaintiff was involved in a vehicle accident with an uninsured motorist, as the term is understood pursuant to Texas Law.

V.

In the unlikely event that Judgment should be granted to the Plaintiff, and further, in the event that Defendant be ordered to pay any sums to the Plaintiff, Defendant, Allstate Fire and Casualty Insurance Company, is subrogated under such contract of insurance to the rights of the Plaintiff, for any sums paid to the Plaintiff. Therefore, Defendant prays that it does have and recover of and from the alleged third person or persons, any and all sums this Defendant may be required to pay as a result of the incident made the basis of this suit.

VI.

The Plaintiff's "right" to recover medical expenses is limited by the provisions of Tex. Civ. Prac. and Rem. Code 41.0105. The amount Plaintiff was allegedly "billed" for the medical treatment claimed to her have been received by her for the post-accident medical treatment is in excess of the amounts actually paid or incurred. Thus, recovery of medical or healthcare expenses incurred by Plaintiff is limited to the amount actually paid or incurred by or on behalf of the Plaintiff.

VII.

Allstate Fire and Casualty Insurance Company, Defendant herein, files this general denial in accordance with Rule 2 of the Texas Rules of Civil Procedure and would request strict proof of the Plaintiff's allegations upon a trial of this cause.

IX.

Defendant invokes self-authentication rights pursuant to Tex. R. Civ. P. 193.7, and specifically that documents/items made available by the opposing party through discovery process may be used at trial and/or in pre-trial proceedings.

X.

Plaintiff claims for punitive damages are barred because such an award would violate Defendant due process, equal protection, and other rights under the United States Constitution and the Constitution of the State of Texas.

XI.

Plaintiff failed to allege conduct warranting imposition of exemplary or punitive damages under applicable law.

XII.

Defendant asserts the limitations and restrictions on exemplary damages contained in Chapter 41 of the Texas Civil Practice and Remedies Code.

XIII.

Under Texas Rules of Civil Procedure 190 and 194, Defendant requests that Plaintiff disclose, within thirty (30) days from the date this request is served, the information or materials described in Rule 190.2(b)(6) and 194.2.

COMES NOW, Allstate Fire and Casualty Insurance Company, Defendant and formally requests a jury trial pursuant to Rule 216 of the Texas Rules of Civil Procedure and tenders the jury fee.

Defendant also requests the official court reporter of the Court to which this case is assigned to trial to perform all the duties of this office, as set forth in Section 52.046 of the Government Code.

WHEREFORE, PREMISES CONSIDERED, Defendant, Allstate Fire and Casualty Insurance Company, prays that the Plaintiff recovers nothing of and from the Defendant by reason of this suit; that Defendant be discharged without delay, with costs of court, and for such other and further relief, both general and special, at law and in equity, to which Defendant may show itself justly entitled, and for which Defendant will in duty bound, forever pray.

Respectfully submitted,

HOPE & CAUSEY, P. C.

Wesley R. Ward

Wesley R. Ward
State Bar No. 24008235
P. O. Box 3188
Conroe, Texas 77305-3188
(936) 441-4673 – Metro
(936) 441-4674 – Fax
Service Email: hcdocket@hope-causey.com

ATTORNEYS FOR DEFENDANT

Please be advised that the <u>only</u> valid email address for service of all documents in all matters handled by this firm is <u>hcdocket@hope-causey.com</u>.

CERTIFICATE OF SERVICE

Pursuant to Rules 21. and 21a. of the Texas Rules of Civil Procedure, I hereby certify that the original of Defendant's Original Answer has been filed with the clerk of the court in writing, and a true and correct copy of Defendant's Original Answer has been delivered to all interested parties on , correctly addressed to:

Derek Mueller Husain Law & Associates, P.C. 5858 Westheimer, Suite 400 Houston, TX 77057 Attorney for Norma Osorio

Wesley R. Ward

Wesley R. Ward

Automated Certificate of eService

This automated certificate of service was created by the efiling system. The filer served this document via email generated by the efiling system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

John Causey on behalf of Wesley Ward Bar No. 24008235 hcdocket@hope-causey.com

Envelope ID: 82672720

Filing Code Description: Answer/ Response / Waiver

Filing Description: Defendants Original Answer

Status as of 12/18/2023 2:21 PM ČST

Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Derek Mueller		eserve@hlalawfirm.com	12/18/2023 2:06:23 PM	SENT

B

Case 4:23-cv-04722 Document 1 Filed on 12/19/23 in TXSD Page 35 of 37

HCDistrictclerk.com

OSORIO, NORMA vs. ALLSTATE FIRE AND CASUALTY

12/19/2023

INSURANCE COMPANY

Cause: 202378033 CDI: 7 Court: 151

DOCUMENTS

Number	Document	Post Date Jdgm	Pgs
111865845	Defendants Original Answer	12/18/2023	6
111868177	Defendant's Verified Answer	12/18/2023	7
111475812	Citation	11/22/2023	3
111240619	Plaintiff's Original Petition	11/08/2023	5
·> 111240620	Request for Issuance of Service	11/08/2023	1

<u>C</u>

JS 44 (Rev. 04/21) Case 4:23-cv-04722 Decrept to File to Still 12/23 in TXSD Page 37 of 37

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS				DEFENDANTS					
Norma Osorio				Allstate Fire and Casualty Insurance Company					
(b) County of Residence of First Listed Plaintiff Harris County (EXCEPT IN U.S. PLAINTIFF CASES)				County of Residence of First Listed Defendant Dallas County (IN U.S. PLAINTIFF CASES ONLY)					
•		,		NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.					
• .	Address, and Telephone Number Husain Law & Associ			Attorneys (If Known)					
	ite 400, Houston, TX		•	Wesley R. Ward Conroe, TX 773			., PO Box	3188,	
II. BASIS OF JURISD	ICTION (Place an "X" in C	One Box Only)		FIZENSHIP OF PI	RINCIPAL PA				
1 U.S. Government Plaintiff	3 Federal Question (U.S. Government N	lot a Party)		(For Diversity Cases Only) P' n of This State		porated <i>or</i> Print Business In Tl		PTF 4	DEF 4
2 U.S. Government Defendant	X 4 Diversity (Indicate Citizenshi)	p of Parties in Item III)	Citize	n of Another State		porated <i>and</i> Pr Business In A		5	X 5
W. MATHER OF CHIT	n			n or Subject of a eign Country		gn Nation		6	6
IV. NATURE OF SUIT	1	ly) RTS	FO	RFEITURE/PENALTY	Click here for: BANKRUP			SCRIPTION STATUT	
X 110 Insurance	PERSONAL INJURY	PERSONAL INJURY		5 Drug Related Seizure	422 Appeal 28		375 False C		
120 Marine 130 Miller Act 140 Negotiable Instrument	310 Airplane 315 Airplane Product Liability	365 Personal Injury - Product Liability 367 Health Care/		of Property 21 USC 881 O Other	423 Withdrawa 28 USC 15 INTELLEC	il 57 TUAL	376 Qui Tam (31 USC 3729(a)) 400 State Reapportionment 410 Antitrust 430 Banks and Banking 450 Commerce 460 Deportation		
L 150 Recovery of Overpayment & Enforcement of Judgment	320 Assault, Libel & Slander	Pharmaceutical Personal Injury			820 Copyrights				
151 Medicare Act	330 Federal Employers'	Product Liability			830 Patent				8
152 Recovery of Defaulted Student Loans	Liability 340 Marine	368 Asbestos Personal Injury Product			835 Patent - Ab New Drug	Application	460 Deport		nced and
(Excludes Veterans) 153 Recovery of Overpayment	345 Marine Product Liability	Liability PERSONAL PROPERT	v	LADOD	840 Trademark	:	Corrupt Organization 480 Consumer Credit		
of Veteran's Benefits	350 Motor Vehicle	370 Other Fraud		LABOR 880 Defend Trade Sec 710 Fair Labor Standards Act of 2016			(15 USC 1681 or 1692)		
160 Stockholders' Suits	355 Motor Vehicle Product Liability	371 Truth in Lending 380 Other Personal	H ₇₂	Act Carlo Labor/Management	SOCIAL SEC	TIRITY	485 Teleph	one Consu tion Act	mer
195 Contract Product Liability	360 Other Personal	Property Damage		Relations	861 HIA (1395	ff)	490 Cable/	Sat TV	
196 Franchise	Injury 362 Personal Injury -	385 Property Damage Product Liability		0 Railway Labor Act 1 Family and Medical	862 Black Lung 863 DIWC/DIV		850 Securit Excha		odities/
NO. 12 NO. OPPOSIT	Medical Malpractice			Leave Act	864 SSID Title	XVI	890 Other S	Statutory A	
210 Land Condemnation	CIVIL RIGHTS 440 Other Civil Rights	PRISONER PETITIONS Habeas Corpus:		Other Labor Litigation Employee Retirement	865 RSI (405(g	g)))	891 Agricu 893 Enviro		
220 Foreclosure	441 Voting	463 Alien Detainee		Income Security Act	FEDERAL TA		895 Freedo	m of Infor	mation
230 Rent Lease & Ejectment 240 Torts to Land	442 Employment 443 Housing/	510 Motions to Vacate Sentence			870 Taxes (U.S or Defenda		Act 896 Arbitra	ition	
245 Tort Product Liability 290 All Other Real Property	Accommodations	530 General	\perp	MMCDATION	871 IRS—Third		899 Admin		
290 All Other Real Property	445 Amer. w/Disabilities - Employment	535 Death Penalty Other:	n Penalty IMMIGRATION 462 Naturalization Application		26 USC 7609		Agency	view or A _l / Decision	-
	446 Amer. w/Disabilities - Other	540 Mandamus & Other 550 Civil Rights	r 46	5 Other Immigration Actions			950 Constit		of
	448 Education	555 Prison Condition		retions			State 5	iarates	
		560 Civil Detainee - Conditions of							
V ODICIN		Confinement							
	moved from 3 I	Remanded from Appellate Court	4 Reins Reop		erred from 6	Multidistric		Multidis Litigatio	
				(specify	<i>')</i>	Transfer		Direct F	
VI. CAUSE OF ACTION	28 U.S.C. § 1441(b)(3)		e filing (I	o not cite jurisdictional sta	tutes unless diversity,):			
	Brief description of ca Removal from State to		risdiction	and amount in controvers	sy				
VII. REQUESTED IN COMPLAINT:	CHECK IF THIS UNDER RULE 23	IS A CLASS ACTION B, F.R.Cv.P.	D	EMAND \$		X YES only i DEMAND:	f demanded ir	complai	nt:
VIII. RELATED CASI IF ANY	E(S) (See instructions):	JUDGE Mike Engel	lhart		DOCKET NU	JMBER 202	23-78033		
DATE		SIGNATURE OF ATTO		F RECORD					
12/19/2023		/s/ Wesley R. Ward							
FOR OFFICE USE ONLY									
RECEIPT # AM	MOUNT	APPLYING IFP		JUDGE		MAG. JUD	GE		